

Docket No. AUS920030912US1

**CLAIMS:**

What is claimed is:

1. An automatic teller machine, comprising:  
a first input receiver for receiving input from a user;  
a second input receiver for receiving input from the user;  
a communication system capable of sending a facsimile to a remote location;  
wherein a user designates a facsimile number and causes a payment instrument to be sent by facsimile to the remote location.
2. The machine of claim 1, wherein the first input receiver receives input selected from the group consisting of: a magnetic stripe card of the user, a wireless communication capable card, and cash.
3. The machine of claim 1, wherein the second input receiver comprises an alpha-numeric keypad.
4. The machine of claim 1, wherein the payment instrument is selected from the group consisting of: a personal check, a cashier's check, and a money order.
5. The machine of claim 1, wherein the remote location is a payee.

Docket No. AUS920030912US1

6. The machine of claim 1, wherein an account of the user is charged for the payment instrument.

7. The machine of claim 1, wherein the facsimile is sent from a second remote location.

8. The machine of claim 1, wherein a receipt of the payment instrument is printed.

9. A method of making a payment, comprising the steps of:

at an automatic teller machine, requesting a payment instrument to be created;

designating a payee for the payment instrument;

designating a facsimile number;

sending the payment instrument to the payee via facsimile.

10. The method of claim 9, further comprising the step of charging a user account for the payment instrument.

11. The method of claim 9, wherein a user pays for the payment instrument using a means selected from the group consisting of: cash, a cash card, a credit card, or a banking account.

12. The method of claim 9, wherein the payment instrument is selected from the group consisting of: a personal check, a cashier's check, and a money order.

Docket No. AUS920030912US1

13. The method of claim 9, wherein the step of sending the payment instrument includes sending a request to a remote location, wherein the remote location sends the payment instrument.

14. The method of claim 9, further comprising the step of printing a receipt of the payment instrument.

15. A business method, comprising the steps of:  
    receiving a request from a user at an automatic teller machine to send a facsimile of a payment instrument to a designated payee;  
    sending the facsimile of the payment instrument to the designated payee;  
    receiving payment for the payment instrument.

16. The method of claim 15, wherein the step of receiving payment for the payment instrument comprises debiting an account of the user.

17. The method of claim 15, wherein the step of receiving payment for the payment instrument comprises receiving cash input by the user into the automatic teller machine.

18. The method of claim 15, wherein the step of sending the facsimile includes sending a request to a remote location to send the facsimile to the designated payee.

Docket No. AUS920030912US1

19. The method of claim 15, wherein the step of sending the facsimile further comprises receiving a designation of a facsimile number from the user.

20. The method of claim 15, wherein the payment instrument is selected from the group consisting of: a cashier's check, a money order and a personal check.

21. The method of claim 15, further comprising the step of printing a receipt of the payment instrument.